rison. He may give it out when he sees fit. I " Did you have a pleasant talk with the Gen-

"Yes, a most delightful one. I was pleased beyond expectation with General Harrison, both personally and politically. He is a broad-minded man, fully competent to care for the interests of the whole party. He takes a comprehensive view of the needs of the country, and will give it a highly successful Administration."

"But you cannot say that you will be one of the members of the Cabinet?"

"No; I am obliged to say nothing about Cabinet matters." Nor whether your trip to Europe has been At this point the Philadelphian weakened a

"I would tell you that frankly, if it did not carry so many inferences with it. If I don't go, you know what that means."

Just as Mr. Wanamaker was walking through the station gate to the train, Charles Tarleton, one of the officers of the Wanamaker Club, stopped him for a hasty talk. The young man asked for Mr. Wanamaker's signature to a petition for an office in one of the Washington Departments.

"I never sign my name to papers of that sort," said the merchant, kindly. "But I will be glad to help you. I shall be able to do more for you directly when the proper time comes." man exchanged a few more words with Mr. Wana-maker and shook hands, convinced that he had binding premise from the coming Secretary of the Navy.

There can be no doubt of it, from one thing ne said," added the lieutenant of the Wanamaker rehing Club.

Mr. Wanamaker finally got aboard the train and joined the party from the Harrison house, Mrs. Harrison, Mrs. McKee, and her husband, J. R. McKee. The ladies had planned to get away from Indianapolis without anybody's knowing it, and they were greatly surprised to find a half-dozen correspondents on hand to see them off. The reason for their secret departure was this: They had had a good deal of amusement over the vain efforts of political pilgrims here to get into town and out again without detection. Both the ladies had said jokingly that they could certainly make a trip East without anybody being the wiser. They had planned to go on their visit to New-York next week, but Mr. Wansmaker's fortunate exrival gave them a chance to try to t their joke into effect. It was quickly arnged that they should take the 5 o'clock train. Mr. McKee drove them to the station ahead of Mr. Wanamaker, and they hurried aboard the through car as soon as it was switched up in place for starting. They did not buy tickets as far as New-York and they will probably stay for a day or two as Mr. Wanamaker's guests in Philadelphia, where they will have a chance to become well-acquainted with one of the most probable members of the next Cabinet. Their visit to New-York will be made in part for shopping purposes. They will be the guests there of the Vice-President-elect and Mrs. Morton. They expect to return to Indianapolis in ten days or two weeks. Mr. Wanamaker naturally occunied most of General Harrison's time to-day, but there were other callers who had a few words with him. Two messengers from the Electoral Colleges of Colorado and California were conpleuous among the less important visitors. The Colorado man was Colonel J. P. Galloway, of He got to the General's house first, b spent only a few minutes there. He was asked afterward whether or not Colorado had any particular gift to ask from the incoming Admini

"Well, not just now," answered the Colonel, "but at the proper time we will ask for just a little office."

"Will you name it?"

"Oh, it's no secret. We would like to see ex-Senator George M. Chilcott, of Pueblo, appointed First Assistant Commissioner of the Interior Department. He is competent and deserving, and Colorado cannot be charged with greediness in asking that he be appointed."

L. B. Mizner, of Benicia, was the California

messenger. He is an ex-State Senator, and a Forty-niner." He called with his wife on the

before he started for Washington.

"Well," answered Mr. Mizner, "the Pacific Coast never has been represented in the Cabinet, save for a short time, when Mr. Wilson was Attorney-General, and we think we should have something now. The Republican party of California is united and no factions now exist. It is an important part of this country, too, and a Cabinet minister is not too much."

"What particular department should be repre-sented, in your opinion?"

"The Interior Department, because we have so much public land there. Yes, the Secretary of the Interior should, we believe, come from the extreme Western slope." " Are your people urging any one for the posi-

"Oh, yes. Of course, understand, I am not here

in the interest of any one. John F. Swift and M. M. Estee are the prominent candidates, and

A colored delegation, representing the African Methodist Episcopal Church, had a conference with General Harrison near the end of the day. In the party were Bishop W. J. Gaines, of Atlanta; Bishop B. T. Turner, of Philadelphia, and the Rev. Dr. J. A. Handy, of Washington. They asked in a general way to have the colored race recognized in the next Administration. They would be gratified to have a representative in the Cabinet, but were especially auxious to have the Consulate at Bermuda go to a colored man.

The lippecanoe Club went up in a body to present the new Bible to the General, and there were perhaps a hundred other miscellaneous

Frank S. Smith, of Angelica, N. Y., the son of the ex-Health Officer and one of the managers of New-York State campaign, arrived here on the late train to-night. He will attend to some law business to-merrow and then have a conference with General Harrison on New-York politics. He will try and arrange a compromise by which Senator Evarts will be made Minister to England and Mr. Platt a Cabinet officer. This would leave the way clear for Mr. Miller to go back to the Senate.

FATAL FIRE IN A FALL RIVER MILL,

ONE MAN DEAD - PANIC AMONG THE WOMAN

OPERATIVES-THE LOSS NOT GREAT. Fall River, Mass., Jan. 23.—Fire broke out this afternoon in the Annawan Mill, which is five stories high, and the operatives in the upper stories, many of whom were women and children, were panicatricken. Most of them made their way down the fire escapes, but many were taken by firemen from

fire escapes, but many were taken by firemen from the upper wicdows.

When the firemen forced their way into the mulegeom in the third story they stumbled over a body lying on the floor, which proved to be that of Joseph Langson, age seventy-two, a spinner, in whose mules the fire originated. He was alive when taken out, but died within a few minutes. Two others—one a middle-aged man and the other a boy of seventeen—were taken out unconscious, but were revived. Langson leaves two sons and a daughter. When the fire broke out he attempted to quench it by throwing water upon it, until he was overcome by smoke.

It is thought that the loss will not exceed \$12,000. The insurance amounts to \$75,000, in equal policies

The insurance amounts to 675,000, in equal policies of 612,300 each, in the following companies: Manufacturers' Mutual, of Boston; What Cheer Mutual, of

LAWS FOR THE STATE.

MEASURES BEFORE THE LEGISLATURE. THE BROOKLYN BOARD OF ALBERMEN-SALT

MAKERS TOO HIGHLY FAVORED. MAKERS TOO HIGHLY FAVORED.

IFROM THE RESULAR CORRESPONDENT OF THE TERBURE.

Albany, Jan. 23.—The Senate this morning was most of the session in Committee of the Whole on the bill of Senator O'Connor's reorganizing the Brooklyn Poard of Aldermen. Senator Pierce objected to a favorable consideration of this bill on the grounds that the Corneration Counsel of Proceedings of the Corneration Counsel of Procedure 1. that the Corporation Counsel of Brooklyn did not take the corporation Counsel of Brooklyn did not take the opportunity to appear before the Cities Committee and oppose this measure. This is an old and decided-ly lame and knock-knoed excuse, and one which will be made so long as there is a Democratic Corporation Counsel to Brooklyn which the Albany incibe made so long as there is a Democratic Corporation Counsel in Brooklyn, who is kept in Albany, incidentally to laok after the interests of the entire city, but virtually to oppose measures of a reformatory nature introduced by Republicans and opposed by Democrats. This bill is a good and just measure and repeals the law which now uphelds an unjust representation in the Board of Aldermen of that city. The discussion gave Thomas F. Grady a chance to let loose some of his overestimated pratory.

The discussion gave Thomas F. Grady a chance to let loose some of his overestimated pratory.

A statement made by Senator Pierce that the present law was indered by ex-Mayor Low, was pertinently answered by Senator Worth, who declared that Mr. Low was just as much mistaken in regard to this law as he was in the last election, when he deserted the party that had made him what he was, and went over to free trade and the Democracy.

The bill was amended in a number of unimportant particulars.

rticulars.
Senator Coggeshall's bill authorizing the Superin-

senator Coggeshairs bill authorizing the Superin-tendent of Prisons to put in the apparatus for elec-trical executions was passed.

Senator Cantor introduced a bill authorizing the Fire Department of New-York to designate plans for turning the old Armory Building, surrounded by Broadway, Sixth-ave., Thirty-fifth-st. and Thirty-sixthst. into a museum. Sonator Langbein was the only Senator hold enough to ask for delay on this simple measure, thereby gaining the enmity of the majority

Senator bold enough to see enmity of the majority of his Dounoratic colleagues. Senator Van Cott had a bill looking toward uniform divorce and marriage laws.

A bill was introduced by Mr. Ives fixing the term of the office of Surrogate of the City and County of New York at fourteen years.

President pro tem. Fassett announced his changes in the committees this morning. He gave Grady a place on the Finance Committee in place of Senator Dean, who resigned; on Engrossed Bills. Proble Health and Grievances, in place of Senator Refly. Senator Murphy took Railly's place on Railroads, and Senator Burtenohment.

tronchment.

Assemblyman Murray introduced a bill to day exempting from the provisions of the collaterel inheritance tax law the child or children of a brother or sister of the person bequesting property.

An act incorporating the Polytechnic Institution of Brooklyn was introduced by Assemblyman Sperty.

The bill of the Canal Union, appropriating \$1.000.000 for the improvement of the canals, was introduced by Mr. Andrus.

Assemblyman Van Gorder thinks that the salt-

The bill of the Canal Ution, appropriating extended by Mr. Andrus.

Assemblyman Van Gorder thinks that the salt-makers of Syracuse should support their business without a bounty from the State, as the salt-makers without a bounty from the State, as the salt-makers without a bounty from the State, as the salt-makers without a supplies salt-makers at Syracuse with brine at a nominal price, giving them that much advantage over the salt-makers at Syracuse with brine at a nominal price, giving them that much advantage over the salt-manufacturers in Western New-York. Mr. Van Gorder introduced an amendment to the Constitution repeating Section 7 of Article VII of the State Constitution, which secures perpectually to the State Constitution, which secures perpectually to the State, the Onondaga salt field, saying that "the State, the Onondaga salt field, saying that "the State Constitution, which secures perpectually to the State Constitution, which secures perpectually to the State Constitution, which secures of dispose of the salt Legislature shall never sell or dispose of the salt with no longer supply the salt-makers of Syracuse with no longer supply the salt-makers of Syracuse with brine at a nominal price.

Assemblyman Longley introduced a bill providing that after July 1, 1869, no street railway company shall lay down rails in any street unless the State Board of Railroad Commissioners has first determined the form, pattern and style of the rail.

Assemblyman Van Gorder introduced a bill providing that the same rule of deduction for indebtoiness that now applies to personal property when it is taxed shall apply to real estate.

An act in the interest of stribors was introduced by Assemblyman Graham, amodeing the conspiracy laws, so as not to make it unlawful for mea to compliance to do a thing which, if done by one persons would not be considered unlawful.

CRITICISING THE EXCISE BILL WHAT MEMBERS OF THE LEGISLATURE THINK OF THE PROPOSED MEASURE.

Albany, Jan. 23 (Special).—The conference of leading Republican members of the Legislature fast night ing Republican members of the Legislature last night upon the various excise bills led to considerable talk to-day upon the bill presented by the Excise Commission. Senator Fassett said in the course of the day: "It seems to me that the Excise Commission made a mistake in fixing a sliding scale of Reenses. It would be far better, in my opinion, to have a fixed fee for each class of liquor-sellers. Then all that Boards of Excise would have to decide upon would be the personal character of the applicant for a Becase. That would take the liquor-dealers out of politics. Now

As Senator Hendricks was once Mayor of Syraouse his opinion is entitled to great respect.

General N. M. Curtis opposed the Excise Commission bill, criticisting its granting of licenses to rallways and steamboat companies. He said: "Follow out this policy, and we shall have a saloon on every railway car, steamboat, stage and street-car which does business in two towns. This would give the saloons ten-fold greater power in politics. I am opposed to that. It would set back the cause of temperance, and be ain outrage upon the community's sense of decency. Besides that, the fees are too low in general. They ought to be made higher. I do not in general. They ought to be made higher. I do not know that I want to commit myself to making them the same as in last year's Crosby bill; they must be made higher. I believe that the Republican party should take no backward steps."

Mr. Acker said to-day he disapproved entirely of the provision in the bill permitting the sale of liquor upon railroad cars and steamboats, and he would not favor the bill while that clause remained in it. He ap-

the bill while that clause remained in it. He approved the bill otherwise; not that he could not frame a bill more in accordance with his own feelings in the excise matter, but he thought it altogether the best that could be done under the circumstances.

Mr. Saxton said he thought the bill ought to be passed without amendment. He was opposed entirely to the provision permitting the licensing of liquorsellers on steamboats, cars, etc., but there was hardly a dining-car or a steamboat now running regularly on which liquor is not soid. If the striking-out of

a dining car or a steamboat now running regularly on which liquor is not sold. If the striking-out of this clause would not interfere with its approval by the Governor, he would favor striking it out, but he did not desire the chance of the bill's becoming a law to be endangered by smending it in what is practically an unimportant particular.

Mr. McMasters thought that his constituency, which was strongly for temperance, would not think the bill sufficiently "high license," but he thought also that this bill was a compromise between all conflicting interests, and was the best that could be had in the premises. He thought it should be passed without amendment, and would, if it became a law, furnish a good foundation for further and more thorough excise legislation in the future.

ARGUING BEFORE ASSEMBLY COMMITTEES, Albany, Jan. 23 (Special).—The Ways and Means ommittee of the Assembly had a hearing this aftersoon on the bill introduced in the Senate by Mr. Cantor to establish a State Naval Militia. Aaron Vanderbilt, of New-York, chairman of the Board of Trade and Transportation; Senator Cantor and Mr. Grade and Transportation; Senator Cantor and Mr. Olcott, a prominent lawyer of Now-York, appeared for the bill. General Porter spoke on the measure, but was somewhat opposed to it. The Assembly Judiciary Committee listened to a discussion on the bill introduced by Mr. Hamilton, which authorizes magistrates to reopen cases of commitment of children who have been sent to an institution. Mr. Hamilton appeared for the bill and Elbridge T, Gerry spoke against it.

LOOKING FOR ARCHITECTS AS EXPERTS.
Albany, Jan. 23 (Special).—The Committee on Apsome architects to inspect, as experts, the Assembly chamber celling. Three names have been suggested for the committee's consideration, namely: A. H. Fabian, James McKim and Charles Barker, all of New-York. The committee will not begin its investigation in earnest until it has secured its experts.

BURIAL OF LIEUT.-GOVERNOR MAC DONALD.
Escanaba, Mich, Jan. 23.—The funeral of LieutenantGovernor MacDonald took place at 2 p. m., and was

the harassing symptoms of which are rendered all the more poignant by ridicule. The stomach is usually responsible for these symptoms—its weakness and dis-order find a reflex in the brain, which is the head-quarters of the hervous system. As a nerve tonic and recovery of atrength and quietude by the nerves. Head-aches, tremore in quiet sleep, abnormal sensitiveness to unexpected noises—all these medity and vitimately disappear as the system gains strength from the great tonic. Dyspepsis, billousness, rheumaitsm, constipation and kidney complaints are subdued by the litters. ...

not as to numbers. The Legislative Committee acted as honorary pallbearers, the active bearers being well-known citizens of the city. The services were conducted by the Masonic fraternity.

STRICKEN DOWN IN THE HOUSE. REPRESENTATIVE BURNES, OF MISSOURI, DIES

Washington, Jan. 23.—Representative James N.
Burnes, of Missouri, was stricken by paralysis this
afternoon at the Capitol, and died near
midnight. The first symptoms of the
approaching attack was experienced when Mr. Buterworth, in the House, called Mr. Burnes's attention
to a passage of the Sundry Civil bill, then under concidentify. Mr. Burnes's represented that his tongue FROM A PARALYTIC STROKE. sideration. Mr. Burnes remarked that his tongue appeared to be affected so that he had great difficulty in speaking. Noticing that his face appeared to be somewhat drawn on the left side, art. Butterworth somewhat drawn on the left side, ast. Butterworth insisted upon Mr. Burnes accompanying him into the fresh air on the east portice. Mr. Burnes, in a short time, expressed himself as feeling better and went to the room of the Committee on Appropriations, where he was induced to take some stimulants and lie upon a sofa. He soon began to breathe in a labored

anner and to lose consciousness.

Mesers. Gallinger, Atkinson and Shaw, who Messrs. Gallinger, Atkinson and Shaw, who are physicians as well as Representatives, were hastly summoned from the hall and a messenger was also dispatched for Dr. Sowers, who has been attending Mr. Burnes during the winter. The physicians labored with their patient for an hour or more, and it was then decided to remove him to his hofel. This was effected through the agency of the police ambulance, the sick man being carried out of the building on a stretcher.

on a stretcher.

Representative Burnes died at 19:46 a. m. IS THERE A "COMBINE" OF ALDERMEN?

MUCH INTEREST IN THE STRANGE ACTION OF THE MAJORITY ON TUESDAY. There was much comment yesterday regarding t astonishing procedure of the Board of Aldermen in the East River Tunnel matter on Tuesday, especially as to the course of the Board in refusing to allow the maps, plans and papers connected with the project to be presented, and its absurd reference of the tunto be presented, and its absurd reference of the tim-nel question to the Committee on Docks was severely criticised. The Aldermen whose names were referred to as forming the alleged "combine" came in for heavy doses of condemnation, and their votes were generally set down as prime facia evidence of improper motives. It was reported on good authority that the election of John H. V. Arnold to the presithat the election of John H. V. Arnoin to the presi-dency of the Board was in reality highly distasteful to most of the members whose suffrages placed him in that chair, and that Mr. Croker had been able to ferce it upon the unwilling majority only after serious-effort and the use of arguments which savored more of political discipline than of gentle persuasion. They took the first opportunity to show that they were convinced of their duty against their will, and te give emphasis to their resentment by refusing to honor the committees which this new chairman had appointed in sending to them business manifestly belonging to them. It was declared that there was an unquestionable need for Mr. Croker's services again, and great regret was expressed that his health had become so impaired as to make it imperative for him to leave home for rest and recurrently. Mr. aim to leave home for rest and recuperation. Croker is far from being a well man, and he will start on Saturday for Alken, S. C., expecting to be absent a couple of months. His wife and two young-

est children are to go with him.

The Aldermen whose motives have been impugne The Aldermen whose motives have been impugned put on an indignant front yesterday and earnestly defended their action. Some of them did not hesitate to assert that the Committees on Railroads and on Bridges and Tunnels were constituted by President Arnold with direct reference to the East River Tunnel scheme and other projects to be brought forward. They emphatically denied the existence of any combination and placed their opposition to the tunnel on grounds of public policy.

Alderman Walker called a meeting of the Committee on Docks yesterday to be held at 1 p. m. to-day at Room 13, City Hall. He said that the committee would like to meet General Stone and any others who thought they might be able to give cubstantial reasons why the committee was not a proper one to decide upon the tunnel question.

A BIG COAL FIRM EMBARRASSED.

ASKING FOR A RECEIVER FOR M. J. GAFFNEY CO.-ASSETS THOUGHT TO BE LARGE ENOUGH

TO COVER THE LIABILITIES OF \$100,000.

An application was made in the Brooklyn City Court on Monday to have a receiver appointed for the firm of M. J. Gaffney & Co., retail coal dealers, at the foot of Grand.st. Brooklyn. The application was made by Thomas J. Patterson, one of the members of the firm. The condition of affairs as learned by a Tribune, especies, last night is about as follows: Things have not been going as the firm would wish for some time. Its account was thrown out of the First National Bank of Brooklyn, and the creditors were growing anxious. Mr. Gaffney did not meet them promptly to talk over the firm's affairs, and be is said to have neglected the business in other ways of late. Mr. Patterson was satisfied that the firm TO COVER THE LIABILITIES OF \$100,000. personal character of the applicant for a license. That would take the liquor-dealers out of politics. Now they are forced fit to it by their destre to control the amount of the license fee in each locality."

Senator Hendricks, when informed of this opinion of Senator Passett, said. "I disagree with him. In my opinion there should be a sliding scale of licenses." As Senator Hendricks was once Mayor of Syracuse his opinion is entitled to great respect.

General N. M. Curtis opposed the Excise Company for the past and the firm's interests was to have a receiver amounted in any opinion there should be a sliding scale of licenses." As Senator Hendricks was once Mayor of Syracuse his opinion is entitled to great respect.

General N. M. Curtis opposed the Excise Company for the past and the decided that the firm's interests was to have a receiver amounted in any opinion to the payment of current death claims, and the decided that the best way to protect the and he decided that the best way to protect the surplus reserve emergency fund for the surplus reserve emergency fund for the surplus reserve emergency fund for the payment of current death claims, and he decided that the best way to protect the and he decided that the best way to protect the surplus reserve emergency fund for the surpl and he decided that the best way to protect the creditors' and the firm's interests was to have a receiver appointed to conduct the business. The firm is one of the largest in Brocklyn. It emhandles about 80,000 tons of coal a year. The Ha-bilities are about \$100,000, \$50,000 of which is due handles about \$0,000 tons of coal a year. The distinct are about \$100,000, \$20,000 of which is due Duncan & Son, of No. 111 Broadway, this city. The firm also owes F. A. Petts & Co., Grant, Wilcox & Co. and other brokers. It is asserted on good authority, and thought by all of the people concerned, that the firm's resources will more than cover its liabilities.

It said that Mr. Gafney, as business manager of the concern, trusted too freely, and that the amount that is due the firm will foot up to \$110,000. The fact that the firm was not able to make collections as promptly as it expected is one of the chief causes of its being in a tight place. Mr. Gafney started years ago as a clerk for the Scranton Coal Company, in the Eastern District branch, and by application and industry advanced until he was made agont, nearly thirty years ago. His business steadily increased and he obtained contracts for several years for supplying the public schools and other public buildings, as well as nearly every brewery in Broodlyn, with coal. About two years ago he took into partnership his superintendent, Thomas J. Patterson, and his book-keeper, William Hobby. Mr. Patterson has been at home fil for two weeks, and seeing the way affairs were going, thought that the only safe way to do was to have a receiver appointed to carry on the business. Work is not stopped at the year, as was reported, but is going on as usual, and will be continued unless something happens more than is now known.

DANGER FROM ELECTRIC LIGHT WIRES.

A BIG FIRE WAS NARROWLY AVERTED IN

"THE STAR" BUILDING.

The fire which occurred in the editorial rooms of "The Star" office on the morning of January 21 is another proof of the dangers which constantly threaten property by the presence of overhead electric wires. The actual damage done was, in this case, comparatively weaking with yet it was only due to a happy The actual damage done was, in this case, compara-tively speaking, slight, yet it was only due to a happy coincidence that a big fire was averted. The violence of the storm had broken the electric wires which cross the street at Park Place, and had thrown them of the storm had broken the electric whose the street at Park Place, and had thrown them upon the wire of the Fire Department, which enters the window near Broadway. The contact of the two wires caused a concentration of currents which at once set the alarm bell ringing, and generating an intense heat, began to emit sparks which first ignited the woodwork about the window, extending then to the desk of the city editor, Arnold Pierce, which is now in consequence utterly useless, and burning a number of valuable papers. Fortunately the elevator-boy arrived in time to give the alarm, and calling the compositors, who were just going to work, they extinguished the flames. Itad it happened an hour sooner, the consequences would have been far different, and a valuable building possibly destroyed.

Aside from the peril in which houses are placed by the possibility of accidents such as this, false fire alarms may be sent in the same way, calling the engines from fires which really occur. The proprietors of "The Stare" building have decided to have the wires removed from the roof in order to avoid such accidents in the future, which, with the present arrangement of the wires, are lighle to occur at any time.

WHIPPED BY INDIANA "WHITE CAPS." HOUSE, AWAY FROM HER HUSBAND,

AND IGUTALLY BEATEN.

Indianapolis, Jan. 23.—A dispatch to "The Journal," from Monroe Coundy, Ind., gives details of a brutal whipping by White Caps last night. Mrs. Lou Wright is a married woman who lives quietly with her husband in the vicinity of Bryant's Creek. She has several times received threatening delicers from unknown parties, the animus of which was traceable to some idle gossip about her character previous to her marriago, to which she paid no attention. About 11 o'clock last night a knock was heard at the door, When the door was opened six masked men crowded into the room. . AND BRUTALLY BEATEN.

two of the men stood guard over him, the others caught thold of the wife, dragged her outside, and proceeded to beat her with limbs of trees. When the woman was taken back to the house and the "regulators" had departed, her back and limbs were found to be covered with large welts from the effect of the whipping. The outrage will be investigated by the authorities.

Horsford's Acid Phosphate FOR NIGHT SWEATS of consumption, gives speedy benealt

A PROSPEROUS YEAR.

MUTUAL RESERVE FUND LIFE INSURANCE ASSOCIATION.

ITS ANNUAL MEETING AND THE REPORTS OF ITS OFFICERS-PRESIDENT

HARPER'S ADDRESS. The eighth annual meeting of the Mutual Reserve Fund Life Association was held yesterday at its offices in the Potter Building, and although the proceedings lasted until late in the evening the room was crowded throughout the meeting, and the closest attention was paid by the members to the reports of the president and other officers of the association. There wer frequent outbursts of applause and murmurs of ap

Among these present were W. H. Hayward, London

Eng.; C. F. Blandin, London, Eng.; Stephen H. Tyng, Paris; Eugene Meeks, Florence, Italy; G. A. Tuthil, New-York; W. C. Page, New-York; Major John Hop-New-York; W. C. Page, New-York; Major John Hopper, Boston; Edward F. Parr, Chicago; General Isaac H. Shields, Philadelphia; Samuel W. Wray, Philadelphia; John J. Acker, Albany; H. R. Josselyn, Delroit; L. A. Osborne, New-York; the Rev. J. C. Drum, New-York; McClintock Bernits, Brocklyn; A. C. Wall, Goshen; W. G. Pueckler, New-York; R. C. Jones, New-York; G. W. Skellen, New-York; W. Miller, Montelair, N. J.; J. W. Kraft, New-York; W. H. Butts, Brocklyn; J. A. Lackey, New-York; G. R. McChesney, Rochester; B. W. T. Amsden, Sing Sing; Almont Barnes, Yonkers; William H. Barber, New-York; R. Harrison Jones, Bayonne, N. J.; Leslie E. Martin, R. Harrison Jones, Bayonne, N. J.; Leslie E. Martin, Brooklyn; Edward Thomas, New-York; A. H. Denniston, Woodside, S. I.; Dr. R. B. Gien, New-York; W. H. A. Deeves, New-York; G. J. Moore, Westfield, Mass.; H. F. Merriman, Jersey City; J. G. West, Harry A. Scott, Baltimore; B. G. Bloss, Albert G. Rogers and Alfred Taylor, New-York; S. A. Robinson; F. S. Parkes, Brooklyn; Edward Moffatt, J. B. Brauner, Major J. R. Barton and Franklin Underhill, New-York; George G. Coffin, Jr., Charles E. Gausernan, J. A. Stevenson and F. T. Braman, Brooklyn; Charles R. Wighte, Harlem; W. Gardner, New-Zealand; James Moore, Daniel Jerome Carroll and H. Pennock, in, New-York; the Hon. Henry L. Lamb, Troy; Dr. James W. Bowden, New-York; E. Denning, Brooklyn; W. G. Lord, New-York; A. C. Bloss, New-York; Frederick C. Merrill, New-York; J. D. Wells, Toronto; Nevill W. Eloss, Bath Beach; G. F. Laurie, New-York; the Hon, H. J. Reinmund, New-York; W. D. Huntley, Philadelphia; J. E. Clark, New-York; H. K. Beck, Columbus, Ohio; R. A. Cooper, Albaoy; F. T. Baldwin, New-York; W. A. Hancock, Newark, N. J.; H. F. Homes, Albany; I. Y. Knight, Washington; Dr. E. M. Harding, Boston; J. Harwood, Boston; Mr. Jennings, Fall River; L. R. Morris, W. J. Foot, R. L. Jones, Brooklyn; L. Y. Manning, Red Bank, N. J.; F. Baldwin, J. N. Townsend, E. F. Leeds, E. F. Knapp, W. R. Carr, W. Rhodes, J. T. Walker, H. Pennock, F. Cooper, G. G. Codin, New-York, and General E. L. F. Hardcastle, Easton, Penn.
President Edward B. Harper, on calling the meet-

ing to order promptly at noon, was received with loud applause, and after the secretary had read the notice convening the meeting, read his annual address, in

which he said:

The work of another year is completed. One more milestone along the roadside of the life of our association has been placed in position. The eighth year of the history of our association—1888—will always be known as a red letter year; as upon its scroll will be found a record of the most notable events that have ever transpired since its organization.

Each year for the past seven years it has been my pleasure and privilege to present to you my annual report; and each year in successior these reports have shown progress and prosperity such as was never before attained in the same length of time since incorporation by any other life insurance company in the world's history, and yet the year just closed has brought to us a greater measure of success than has ever before been my privilege to report.

system of meanance over the old methods, as the report showed that the amount collected by the assoclation from its members and paid into the reserve of the level premium companies, based upon each \$1,000 policy carried. The average rate collected, for all ages, was \$10 15 per \$1,000, or 75 per cent ess than the average under the old system. He con-

We have paid within the year to the widows and orphans of our deceased members \$1,582,000; and in addition thereto, our surplus reserve emergency fund has increased during the year 1888 by more than \$200,000; and had our mortality equalled the mortality of the Equitable Life for 1887, when it was twenty.

The report went on to state that in 1888 the interest accrued from the surplus reserve emergency fund was \$57,261 64, and as this source of income increases it will diminish the cost of insurance to old embers, and advocated the system of the insured only paying his quota of the death losses. In reviewing the business for last year the report continued:

The death claims paid by our association within
the past tweive months amount to the sum of
\$1,582,000, which was distributed among nearly 400
widows and furnished a protection and a home to upward
of 1,000 orphan childrem of our deceased members.

The report also showed that investigations had been
made by the auditors and individual members of the

association which showed equally favorable results.

After referring to misrepresentations as to the association's financial soundness and good faith, which it stated were fully refuted by the facts and figures in stated were fully refuted by the facts and figures. In the association's books and records, the report said:

We received applications for admission to membership during the past year covering insurance to the amount of forty-one millions of dollars (applause), of which we accepted and wrote \$37,900,000, and our total insurance in force December 31, 1888, was \$168,902,850. Our net increase for the year, after providing for all expiries, lapses and deaths, approximates thriteen millions of dollars. (Applause.)

We have already paid during the past eight years to the widows and representatives of deceased members more than \$5,750,000, and we have saved to our members by reducing the cost of life insurance below the rates charged for ordinary life insurance as per the tables of the level premium life insurance companies, said saving exceeding the sum of sixteen millions of dollars. (Applause.)

President Harper then said that during the last

President Harper then said that during the last ear the safes of the association had been repeatedly broken open at the instigation of opponents of the association and lists of the association's members had been stolen for the purpose of vilifying the in-stitution by circulating defamatory statements. He finished his report by thanking the executive officers of the association for the manner in which they had worked during the last year.

Vice-President Alfred Taylor then addressed the meeting and declined re-election to the board of diread the report of the Executive Committee, in which

At the close of the year 1884 the cash assets of the association were \$314,583.44. Four years had then passed—four more years have now been added. The time has doubled and the cash assets at the close of 1888 are \$1,953,753.81—more than six times greater than at the close of the first half of its history. Six times is the ratio and actual increase of cash assets in four years is \$1,659,150.37. The net increase during the last year is \$507,666.62, showing that more than one-third of the ratire increase has been accomplished during the year 1888, and that the assets have increased almost 25 per cent in one year.

rear.

The total assets of the association on December 31, 1888, were \$2,742,39150, an increase during the year of \$530,96313.

These assets are \$5,000 for every \$1,000 of death claims, and the cash assets are \$4,000 for every \$1,000 of death claims. The income of the year was \$2,550,000, making the increase over that of 1887 \$255,000.

\$1,000 of death claims. The income of the year was \$2,550,000, making the increase over that of 1887 \$235,000.

During the year there has been paid in death claims the sum of \$1,582,232 33, making the total payments to the beneficiaries of our deceased members to December 31, 1858, exceeding the sum of \$15,750,000.

The tontine reserve fund, held by trustees for the benefit of members of the association, as shown by the report of the auditors on November 22, 1888, was \$1,796,678 10, and this fund at the last report, January 21, 1889, was \$1,885,776 06, showing that our accumulated toutine fund for the benefit of our members, while we have been growing twice as old, has become seven times as great and has actually increased over \$1,400,000. At that time a mortuary call produced \$130,000: to-day it produces about \$400,000. The total net mortuary receipts, as per last auditor's report, were \$7,188,712.74, of which \$5,484,131.90 had been paid in death claims and \$1,796,078 19 held in the reserve fund. The total outstanding death-claims at the close of 1888 amounted to \$408,550.

The total assets of the association were sufficient to pay these and leave a surplus of over \$2,000,000, and the cash assets of the association would pay the \$3,500,000, and the net surplus of all assets over habilities, is \$1,528,443.89.

The total number of applications for membership during the year was 12,124, covering insurance for \$57,006,800, and the business in force was \$41,000,000, and the report of the medical director will, in presenting you the record of his department, present more in

detail the number who have imsuccessfully sought membership in this association."

membership in this association.

The Controller's report was then read as follows:
To the President, Directors and Members of the Mutual Reserve Fund Life Association!

Gentlement: In addition to the full, concise, very interesting and highly salisfactory reports of our president and chairman of the Executive Committee and my detailed report as treasurer, permit me in this. my report as controller, to call especial attention to some of the most prominent features in the statement for the past year, as compared with similar liems in the annual statement for the year 1387;

ASSETS.

1,472,200 40 2481,558 32 The total or gross assets on Dec. 31, 1838, 82,742,291 50

The total or gross assets on Dec. 31, 1887, 2,202,978 37 6539,313 18 Increase of gross assets for 1888....... 65
RESERVE OR EMERGENCY FUND. On Dec. SI. 1888, was. 91,700,078 19 On Dec. SI. 1887, was. 1,305,001 27

INCOME,

The cash income in 1888 from all sources was \$2,550,551 98 The cash income in 1887 from all sources was 2,315,227 19 Increase in cash theome over 1887...... \$285,824 79
DISBURSEMENTS.

The total cash disbursements for 1888 were .. \$2,068,908 66 The total cash disbursements for 1887 were .. 1,882,266 86 Excess of death claims paid in 1888 over

The mortgage investments on December 31, 1888, were...
The mortgage investments on December 31, 1887, were...

964,500 00

NEW BUSINESS.

85 85 68 1: 35 68 1: 35 80 108,902,850 \$1,693,250 \$840,843 \$10.02 \$3.83 Lyfe 483,029,563 5.837,843 4 37

No further comment on the economical management of this association than the above comparison is needed.

At the close of only the eighth year of the existence of this association, we find the net amount of insurance at risk to have reached the magnificent figure of stoke-903-850. By comparison with the three most successful level premium if fic companies ever organized, viz.; The Musual, Equitable and New-York Life, we should be eminently proud of the result, for in the thirteenth year of its existence the Equitable had but \$154,331,143, the Musual Life in its twenty-sixth year had but \$154,331,143, the Musual Life in its twenty-sixth year had but \$154,331,143, the Musual Life in its twenty-sixth year at time attests the popularity of its plan, and notwithstanding the false and venomous attacks made upon this association through the subsidized press of our envious rivals, it shows the confidence reposed in us by the intelligent public.

Another prominent feature evincing the popularity of our system is manifest in the persistency of our membership. In proof of this assertion, i beg to call attention to the fact that the amount of mortuary call No. 40 (the last one on which we can make a just estimate at present), made upon the members was \$571,018 47. The amount paid on this call was \$382,700,95, leaving only \$8,291.52 unpaid. From this tupsad balance should be deducted \$2,673 for terminations by death during the thirty days' grace given in which to pay the call, estimated upon the mortuality for that period at the average age, leaving an actual lapse of \$6,648 42, or about 1-12 per cent of the amount called and 98-12 per cent paid; a like ratio cannot be shown by any association, in existence.

By personal examination of every avenue of income and disbursement of the association, and that the checks and safeguards inaugurated by him are superior in every particular to those adopted by competing life organizations. Unlike many life companies the book and accounts of the association was objected with approbatio

11 died out of 1,993.

Many of the deaths were attributed to pneumonia and scute pulmonary diseases, which are attributable to this climate.

to this climate.

During the year 1888, 12,313 applications for insurance were received, representing a total insurance to December 31, 1888, of \$37,000,800. In addition to these 777 proposals were rejected, the total insurance applied for being about \$41,000,000.

Newell W. Bloss then read the report of the Investment Committee in the place of the chairman, Dr. Samuel A. Robinson, who was ill. The report showed:

Cash deposits with the Central Trust Company of New-York, \$142,570.55; with the Bank of England, \$27,500 under the control of st. he. Insurance Department of Canada; \$6,507.54 in the Third National Bank of loston, and a St. Louis 3 65-100 per cent bond of \$1,500 on deposit with the Insurance Department of National, Bond and mortgage losins on desirable real estate in the city of New-York, amounting to \$1,406,000, of which and mortgage losins on desirable real estate in the city of New-York, amounting to \$1,406,000, of which left this port for Kingston, Jamaica, on Jamaica, on

deed of trust existing between it and your association, making your reserve fund \$1,796,678 19, to which may be added over \$65,000, which is about to be transforred from the receipts of our last merivary easi; which will make the total reserve fund \$1,851,768 19, on which there is accrued interest not due of \$13,051 53. During 1888 loans amounting to \$531,500 were made, bearing average interest of 49-10 per cept, and the average interest for 49-10 per cept, and the average interest from real estate loans was 41-2 per cept.

The auditor's report for the year showed: Total net receipts, \$7,655,601 80; payments, \$5,769,153 48; total cash reserve surplus, \$1,885,776 06; mortuary fund cash in office, \$672 33.

The report also states that more than 4,000 death claims have been paid. The director of agencies reports that 706 new agents had been appointed during the last year, and that the monthly average of new applications for insurance had aggregated \$3,433,000, while the average amount of each new policy upiled for was \$5,108. During the year the new applications for was \$3,108. During the year the new applications in the State of New-York aggregated \$10,389,000, while W. H. Hayward, the general manager in England, wrote \$4,001,000 of new business. Other de-

partments showed equally gratifying results.

Resolutions were passed express ng entire c nfidenes in the management of President E. B. Harper and his officers; also providing for a special emergency reserve fund, from which all urgent claims will be paid to widows and needy persons immediately on proof of their claims.

The three new directors elected in place of those retiring were N. W. Bloss, Charles R. Bissell and Franklin Underhill.

The directors then went into executive session and elected the following officers for next year: Edward B. Harper, president; O. D. Baldwin, president of the American Loan and Trust Company and expresident of the Fourth National Bank, first vice-president; N. W. Bloss, second vice-president; Henry J. Belmund, controller and treasurer; F. T. Bransan, secretary; J. M. Stevenson and B. W. T. Amsden, assistant secretary; Dr. James W. Bowden, niedlead director; Dr. H. M. Hitchcock, assistant melical director; Dr. H. M. Hitchcock, assistant melical director; Dr. H. M. Hitchcock, assistant melical director; S. A. Robinson, chairman of Finance Committee; William Miller, director of agreecies; Messra. Taylor & Parker, counsel; John Mulligan, supervisor of the death-claim department.

F. W. BIDWELL WAS INSANE.

RESULT OF THE CORONER'S INQUEST—HE HAD

BEEN ILL FOR SOME TIME. Chicago, Jan. 23.—The result of the inquest in the case of Frederick W. Bidwell, treasurer of the Manufacturers' Paper Co., who committed suicide by cutting his throat in his room at Hotel Grace, was a verdice by the jury to-day finding that he was laboring under temporary insanity when he committed the deed.

saying that Frederick W. Bidwell, treasurer of the Manufacturers' Paper Company in this city, had committed suicide on Monday night in a hotel by cutting his throat with a razor. Mr. Bidwell had been in ill-health for some time, suffering severely from dyspepsia and insomnia. At times he appeared to be in low spirits, but it was said yesterday at the office of the Manufacturers' Paper Company that he had never been excessively morbid. The manner of his death was a surprise to his associates in business, as on Monday a letter had been received from him dated on Saturday, expressing great cheerfulness and gratification at the hopeful and prosperous prospects of the company and his other business affairs. He has been for some years in charge of the Chicago office of the company, but spent a greater part of his time in this city, making frequent visits to Chicago. His last trip to New-York was about the middle of December, and he started for Chicago on January 14. His wife and he had rooms at No. 30 Irving-place, where they had lived since last October.

he had rooms at No. 30 Irving-place, where they had lived since last October.

In 1879 Mr. Bidwell was employed in the Hudson River Pulp and Paper Company. Six years later, when the Manufacturers' Paper Company was formed as a part of the other business, this being the selling agency, he was made treasurer, and this office he held up to the time of his death. About four years ago he secured the position of cashier for a friend of his, George H. Foster. Recently it was discovered that there was a defalcation in the cashier's accounts amounting to \$1,750, and this seemed to prey upon Mr. Bidwell's mind constantly. His friends suppose that this, together with his previous ill-health, drove him to insanity.

him to insanity.

Mr. Bidwell was thirty-three years old, and was born near Buffalo, N. Y. His father for many years was a member of the firm of Bidwell & Banta, ship-builders, in that city. He leaves a wife, who is in this city, and a brother, George R. Hidwell, at present in the bleycle business at No. 313 West Fifty-eighthet. At his office it was said yesterday that Mr. Bidwell had started for Chicago.

SETTLING STREET-CAR TROUBLES.

THE CITY RAILROAD AT PEACE WITH ITS MEN-VIRTUALLY THE OLD AGREEMENT. The troubles of the horse-car railroads with the The troubles of the horse-car railroads with their-employes were settled yesterday, as far as the largest of them, the Brookin City Railroad, is concerned, and the prospect for a settlement on the other lines looks extremely favorable. Early yesterday Messas. Byrnes, Coopley, Best, Wilson and Reithan, of the Executive Board of District Assembly No. 75, of the Knights of Labor, met President Lewis of the City Railroad and representatives from each of the nin-teen lines which constitute its system. The various clauses of the agreement submitted by the men were clauses of the agreement submitted by the men President Lewis declined to discuss its provisions last night, any further than to say: "It is virtually a re-newal of the agreement of 1888." From other sources

newal of the agreement of 1888." From other sources it was learned that the men waive what is known as the "union principle." This is in substance that if a man falls into disrepute with his union and is dismissed from it, he shall thenceforth be discharged from the employ of the railroad.

Despite a somewhat squally outlook for the moment matters on the Atlantic-ave. or Richardson system of roads seem to be in fair way toward sottlement. The failure of the many conferences of the officers of District Assembly No. 75 with the officers of the Atlantic Avenue Railway Company has been due to the clause permitting the men to work overtime for extro compensation. President William Richardson has issued a circular letter to the employee of his compensation which, after quoting the provision of the law which says that "ten hours labor performed within twelve consecutive hours, with a reasonable time for meals, shall constitute a day's labor in the operations of all street, surface and clevated railroads in this state, also informs them that they will only be permitted to work any longer at their own request as provided for in Chapter 539 of the Laws of 1887. "Compensation is and will be," It recites, "made for the number of trips run daily as heretofore." General opinion on the subject seems to be that all differences will be harmonized and a peaceful agreement reached.

CONDEMNING THE ANARCHIST ANNIVERSARY.

Chicago, Jan. 23.—A meeting of members of the
Arbeiterbund for the purpose of talking over its
affairs and electing officers was held last night.

Albert Currlin addressed the meeting in German, devoting his attention mainly to rebutting the charges
made against the bund by Chief Hubbard and Inspector Bonfield, and declaring its purposes to be in
strict conformity with the Constitution. The Anarchists and their sympathizers in the city are archists and their sympathizers in the city are greatly wrought up over a communication made to the stockholders of Waldheim Cemetery by its superin-

"It is absolutely necessary that the Anarchistic nuisance which occurred on November 11 last, the anniversary of the execution of the convicted Anarchist conspirators buried in Waldheim, he stopped for the future. On that day some 4,000 persons were present in the cemetery and were addressed by speakers in violent harangues, and the owners of many of the burial lots have made serious complaint that such excesses should have been permitted. The cemetery ought not to be permitted to serve the Anarchists for a place of meeting and assembly. They must not be allowed to enter it in serviced ranks, nor to assemble there one by one. The commenoration exercises of each recurring year ought not be restricted so as to allow the friends and reto be restricted so as to allow the friends and reto be restricted so as to allow the friends and reto be restricted so as to allow the friends and reto be restricted so as to allow the friends and reto be restricted so as to allow the friends and reto be restricted to the friends and reto be restricted to a set of the friends and reto be restricted to the friends and reto be restricted to the friends and reto. tendent, in which he says:

latives of the deceased only to decorate their graves."

ADVOCATING THE USE OF SORGHUM FOR SIGAR.

Harrisburg, Penn., Jan. 23 (Special).—Interest in the meeting of the State Board of Agriculture now being held here centred in the discussion of the production of sugar from sorghum which took place to-day, occupying the afternoon and evening sessions. The Supreme Court Chamber was crowded with delegates from county associations in the afternoof, and at night the House of Representatives was used to accommodate the crowd. Governor Beaver presided, lie made a short speach in favor of the theories advanced by Dr. Peter Collier, of the New-York Experiment Station, Geneva, who said that sorghum sugar might soon be produced in this country also one cent a pound. Dr. Collier biames the agricultural department for suppressing facts and retarding the growth of the industry. Four thousand analyses prove sorghum to contain as much sugar as the cane of Louisians or Cuba. Members of the Legislature were present at the evening session. Butch interest was shown in the subject. An attempt will terest was shown in the subject. An attempt will be made to induce legislation to promote the growing of sorghum. The State Board passed a resolution demanding the repeat of all hounty acts for introduced the destruction of birds and animals. The strings of scalps were too long, causing a drain on the subject of the destruction of birds and animals. The strings had shown were friends of the farmen.